

In re:  
Michael L Salat  
Debtor

Case No. 20-11961-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 23, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 2  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2024:

Recip ID	Recipient Name and Address
db	+ Michael L Salat, 39 North Park Drive, Levittown, PA 19054-3419
14492969	+ Access One, PO Box 35088, Baltimore, MD 21222-7088
14620232	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 24 2024 00:23:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 24 2024 00:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14492970	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 24 2024 00:23:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
14492971	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 24 2024 00:31:58	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14501970	+ Email/PDF: ebn_ais@aisinfo.com	Jan 24 2024 00:31:51	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14492973	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 24 2024 00:23:00	Comenitycapital/bjsclb, Attn: Bankruptcy Dept, Po Box 183003, Columbus, OH 43218-3003
14496232	Email/Text: mrdiscen@discover.com	Jan 24 2024 00:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14492974	+ Email/Text: mrdiscen@discover.com	Jan 24 2024 00:23:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14492975	+ Email/Text: Documentfiling@lciinc.com	Jan 24 2024 00:23:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2802
14492976	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jan 24 2024 00:23:00	Nissan Motor Acceptanc, Pob 660366, Dallas, TX 75266-0366
14509674	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Jan 24 2024 00:23:00	Nissan Motor Acceptance Corporation, PO Box 9013, Addison, Texas 75001-9013
14498412	^ MEBN	Jan 24 2024 00:20:49	PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14510215	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 24 2024 00:31:51	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14512768	+ Email/PDF: ebnotices@pnmac.com	Jan 24 2024 00:31:51	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410

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14492977	+ Email/PDF: ebnotices@pnmac.com	Jan 24 2024 00:32:04	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14510348	Email/Text: bnc-quantum@quantum3group.com	Jan 24 2024 00:23:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14511294	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 24 2024 00:32:04	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14492978	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 24 2024 00:32:03	Wf/Fmg, Attn: Bankruptcy, Po Box 10438 Mac F8235-02f, Des Moines, IA 50306-0438

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14492972		Capital One Bank Usa N

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2024 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Michael L Salat brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
MARK A. CRONIN	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Michael L Salat  
Debtor(s)

Case No: 20-11961-amc  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 1/23/24